

9 December 2025

**VIA ELECTRONIC MAIL**

Mikhail Palatnik  
Senior Vice President, Product, Insurance  
mpalatnik@cotality.com

SUBJECT: Cotality Petition for Initiation and Participation in PRID Procedure (Cotality U.S. Wildfire Model v.25.1)

Dear Mr. Palatnik

We received and publicly posted your [Petition for Initiation and Participation in PRID Procedure](#) on November 21, 2025.

I have reviewed your petition to initiate a PRID procedure for the Cotality U.S. Wildfire Model v.25.1 and your petition to participate in a PRID procedure. Having determined that the Commissioner would benefit from a PRID and that other regulatory requirements are met, it is appropriate to grant your combined petition.

In addition to permitting your participation, the regulations also permit other interested members of the public to participate in the PRID procedure. The Department of Insurance's website homepage, [www.insurance.ca.gov](http://www.insurance.ca.gov), currently directs members of the public to the [PRID web page](#) where new petitions are publicly noticed. Petitions to participate in this PRID procedure may be submitted within five business days of the public notice of this letter. To ensure that all interested parties have an opportunity to timely petition to participate, the PRID procedure will not be initiated until five business days after the Model Advisor has issued rulings on all timely petitions to participate.

Best regards,  
/s/ Kara Voss

Kara Voss, Ph.D.  
Model Advisor  
Climate & Sustainability Branch  
California Department of Insurance